

Issue: Reviewing Oversized Tire Issues

Resolution:

1. Oversized Tires: General Guidelines
 - a. SOP specific to situations when the vehicle has oversized tires and no other suspension modifications.
 - b. Suspension Modification surcharge does have verbiage allowing larger than OEM tires. Review Suspension Modification SOP Reviewing Suspension Modification Issues CR_Claims
 - c. AAS allows up to 10% of the size of the tire, this is not stated in the contract, and we cannot provide any written documentation.
2. Completing oversized tire calculations.
 - a. Identify size of OEM tires (photos or inspection report) and size of tires on vehicle (Photo's or inspection report).
 - b. Use www.1010tires.com/Tools/Tire-Size-Calculator
 - c. Under green banner click **[Tire Size]**
 - d. Enter OEM tire size under "tread width," "your profile," and "your diameter." Ensure you are getting OEM size from inspection photos.
 - e. A picture of a tire will populate, click the yellow **[Manual]** banner. Enter size of tire on vehicle under "tread width," "profile," and "diameter" using inspection photos. Then click **[Compare Selected Sizes]**.
 - f. Check the diameter variance section of the second column and it will show a percentage. Take a screenshot of tire calculation and save it in the claim documents.
3. Creating a task for Client Relations
 - a. With CMS and specific claim open click **[Tasks]**
 - b. Under **[Subject]** type "Client Relations Review." Under **[Task Type]** choose **[Client Relations]**
 - c. Under **[assigned to]** change to **[Queues]** and type **[Client Relations]**
 - d. Under **[Task Reason]** choose **[Vehicle Modifications]**, keep "Priority" as "Normal" and "Status" as "Not started"
 - e. Under **[comments]** should specify that a tire variance issue needs to be reviewed. Note the variance of the OEM and Mounted tire sizes from calculation. Then **[Save]** task.
 - f. Advise RF/CH claim is on hold and awaiting a decision by Client Relations. Client Relations will make a decision and assign a task to callbacks or the adjuster depending on the situation. Typical turnaround time is 24-48 Hours.

Related Information:

SOP: Reviewing Oversized Tire Issues CR_Claims

Purpose

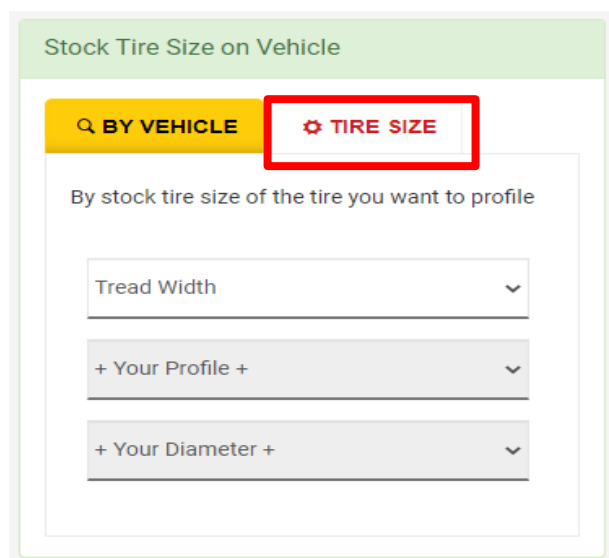
This is intended to provide directions for adjusters on reviewing for oversized tires on a vehicle.

Teams Impacted

- Client Relations
- Claims and their core department leadership teams
- Senior leadership teams

Procedure

1. Oversized Tires: General Guidelines
 - a. This SOP is specific to situations where there are only oversized tires on the vehicle and no other suspension modifications (lift kits, etc.).
 - b. The suspension modification surcharge does have specific verbiage allowing for larger than OEM tires to accommodate the lift so this needs to be noted as well. There are limitations to the tire size stated in the surcharge. We do not cover vehicles with tires that are larger than OEM tires by 10% or more when no lift is present. *
 - c. **To be clear, the contract excludes oversized tires altogether. American Auto Shield has an internal process where we allow up to the 10%. This is not stated in the contract, and we cannot provide any written documentation of this.*
2. Completing oversized tire calculations
 - a. Identify the size of the OEM tires (this can usually be found on the tire placard photo on the inspection report).
 - b. Identify the size of the tires on the vehicle (this can usually be found on photos of the tires, which are often included in the inspection reports).
 - c. Open your web browser and visit 1010tires.com/Tools/Tire-Size-Calculator
 - d. Under the green "Stock Tire Size" banner, click **[Tire Size]**



The screenshot shows the 'Stock Tire Size on Vehicle' section of the 1010tires.com website. It features two buttons: 'BY VEHICLE' and 'TIRE SIZE'. The 'TIRE SIZE' button is highlighted with a red rectangular box. Below these buttons, there is a text prompt 'By stock tire size of the tire you want to profile' followed by three dropdown menus labeled 'Tread Width', '+ Your Profile +', and '+ Your Diameter +'.

- e. Enter the size of the OEM tire under “Tread Width”, “Your Profile”, and “Your Diameter”. Make sure you are getting the OEM tire information from the inspection photos, not the inspector’s comments.

Stock Tire Size on Vehicle

Q BY VEHICLE
TIRE SIZE

By stock tire size of the tire you want to profile

195
▼

55
▼

16
▼

CONVERT

- f. On the right side of the screen, an image of a tire will populate. Under that image, click the yellow **[Manual]** banner.

Stock Tire Size on Vehicle

Q BY VEHICLE
TIRE SIZE

By stock tire size of the tire you want to profile

195
▼

55
▼



16
▼

CONVERT

+ MY WHEEL SIZE (OPTIONAL)
▼

Tire Size Calculator Info

Results

Specs	195/55R16
Diameter	24.44"
Width	7.68"
Side Wall	4.22"
Circum	76.80"
Rev/Mile	850.89

Q COMPARE SELECTED SIZES

Unit:

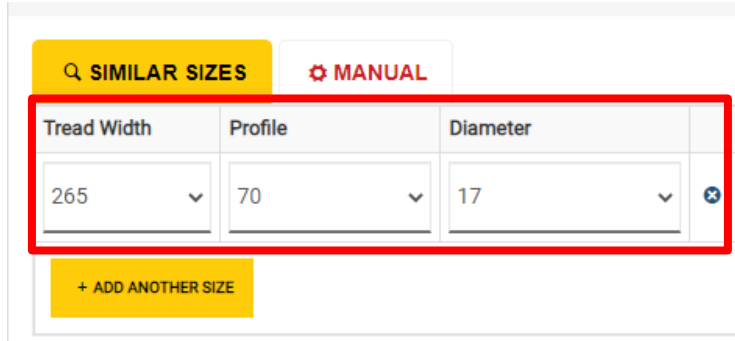
IMPERIAL

▼

Q SIMILAR SIZES

TIRE SIZE

- g. Enter the size of the customer's tire under "Tread Width", "Your Profile", and "Your Diameter". Make sure you are getting the mounted tire information from the inspection photos, not the inspector's comments.

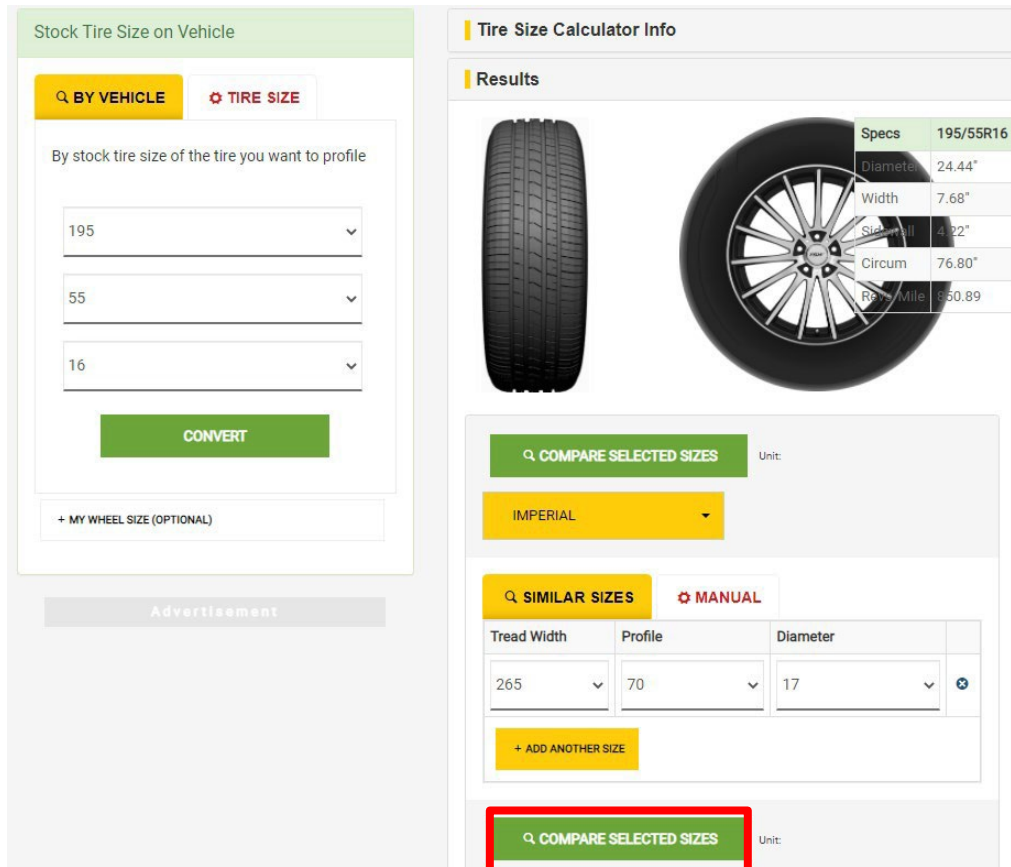


Q SIMILAR SIZES **MANUAL**

Tread Width	Profile	Diameter
265	70	17

+ ADD ANOTHER SIZE

- h. Click the **[Compare Selected Sizes]** button and wait for the next page to load



Stock Tire Size on Vehicle

Q BY VEHICLE **TIRE SIZE**

By stock tire size of the tire you want to profile

195

55

16

CONVERT

+ MY WHEEL SIZE (OPTIONAL)

Advertisement

Tire Size Calculator Info

Results

Specs **195/55R16**

Diameter	24.44"
Width	7.68"
Side Wall	4.22"
Circum	76.80"
Revs/Mile	850.89

Q COMPARE SELECTED SIZES Unit:

IMPERIAL

Q SIMILAR SIZES **MANUAL**

Tread Width	Profile	Diameter
265	70	17


+ ADD ANOTHER SIZE

Q COMPARE SELECTED SIZES Unit:

- i. A calculation comparing both the customer's tires and the OEM tires should populate on the page. Check the diameter variance section of the second column and it should show you a percentage (see percentage circled in black in screenshot below). Take a screenshot of this tire calculation and save it in the claim documents. Please see an example of such a screenshot below:

Stock Vehicle Tire Size:

195/55R16




	Unit: IMPERIAL
Section Width	7.68 in
Rim Diameter	16.00 in
Rim Width Range	5.50 in - 7.00 in
Overall Diameter	24.44 in
Sidewall Height	4.22 in
Radius	12.22 in
Circumference	76.80 in
Revs per Mile	850.89 /ml
Actual Speed	62.14 mph
Speed Variance	-
Diameter Variance	-

SHOW TIRES AVAILABLE

Tire Size 1

265/70R17

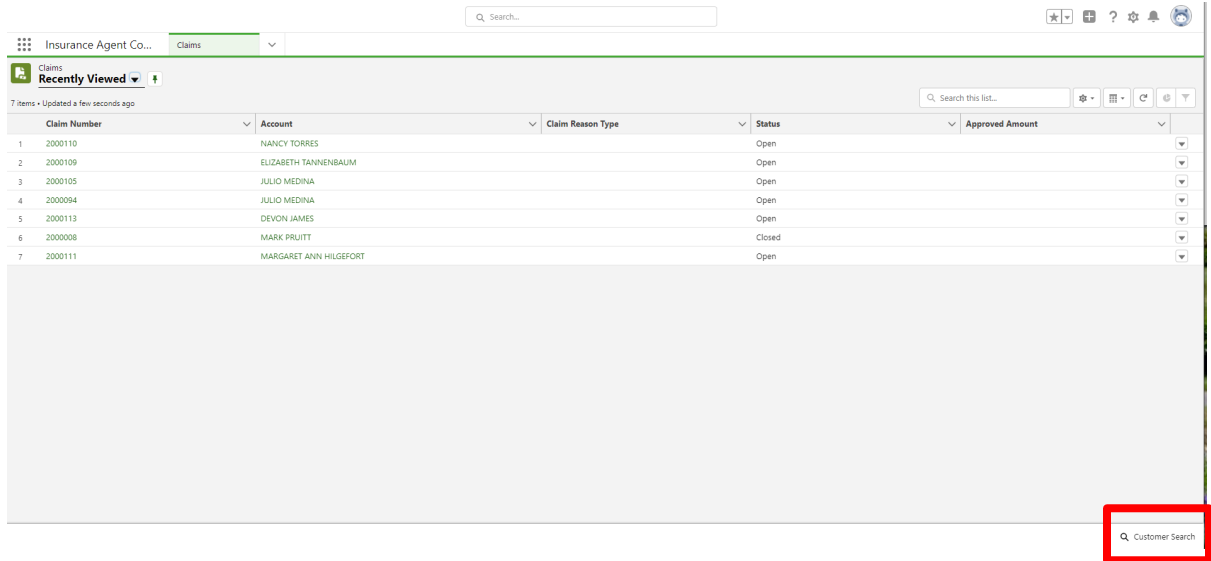


	Unit: IMPERIAL
Section Width	10.43 in
Rim Diameter	17.00 in
Rim Width Range	7.00 in - 9.00 in
Overall Diameter	31.61 in
Sidewall Height	7.30 in
Radius	15.80 in
Circumference	99.29 in
Revs per Mile	658.10 /ml
Speedometer Reading	48.06 mph -11.94 mph diff
Speed Variance	-22.66% too slow.
Diameter Variance	29.30 %

SHOW TIRES AVAILABLE

3. Creating a task for Client Relations

a. With CMS already opened, click **[Customer Search]**



Insurance Agent Co... Claims

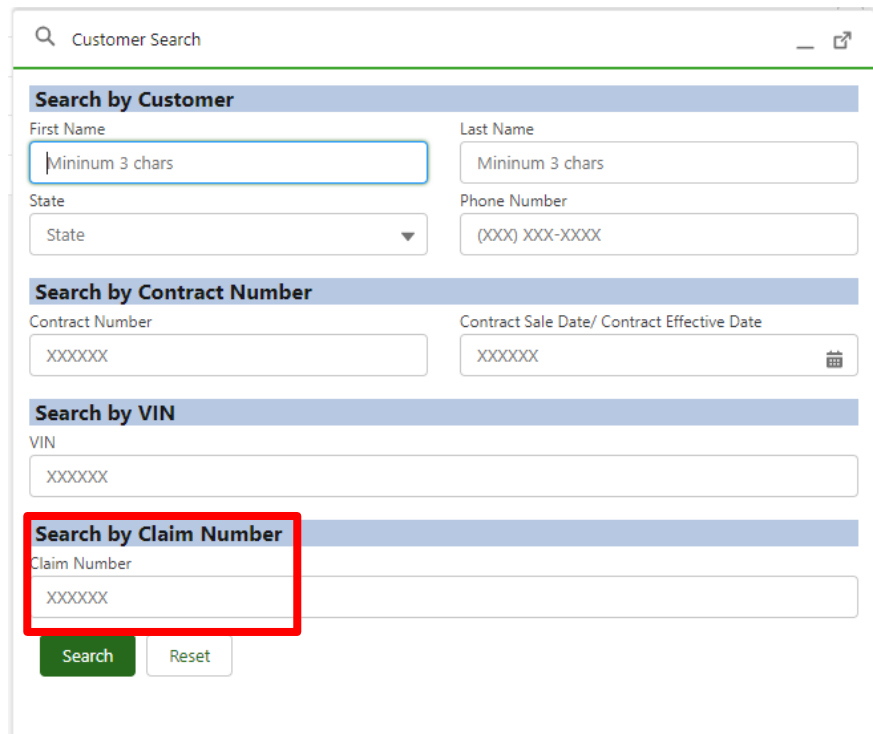
Claims Recently Viewed

7 items • Updated a few seconds ago

Claim Number	Account	Claim Reason Type	Status	Approved Amount
1 2000110	NANCY TORRES		Open	
2 2000109	ELIZABETH TANNENBAUM		Open	
3 2000105	JULIO MEDINA		Open	
4 2000094	JULIO MEDINA		Open	
5 2000113	DEVON JAMES		Open	
6 2000008	MARK PRUITT		Closed	
7 2000111	MARGARET ANN HILGEFORT		Open	

Customer Search

b. Under **[Customer Search]**, enter the applicable claim number under [claim number].



Customer Search

Search by Customer

First Name: Minimum 3 chars

Last Name: Minimum 3 chars

State: State

Phone Number: (XXX) XXX-XXXX

Search by Contract Number

Contract Number: XXXXXX

Contract Sale Date/ Contract Effective Date: XXXXXX

Search by VIN

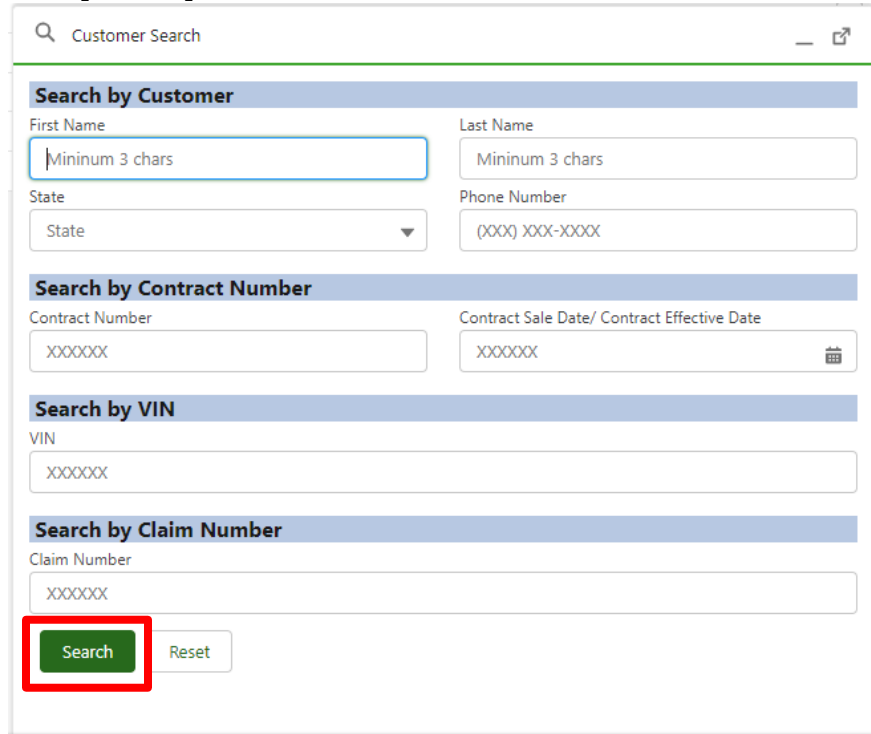
VIN: XXXXXX

Search by Claim Number

Claim Number: XXXXXX

Search Reset

c. Click **[Search]**



The form is titled "Customer Search" and contains four search sections: "Search by Customer", "Search by Contract Number", "Search by VIN", and "Search by Claim Number". Each section has input fields for relevant information. At the bottom, there is a green "Search" button and a "Reset" button. The "Search" button is highlighted with a red box.

Search by Customer

First Name: Minimum 3 chars
 Last Name: Minimum 3 chars
 State: State
 Phone Number: (XXX) XXX-XXXX

Search by Contract Number

Contract Number: XXXXXX
 Contract Sale Date/ Contract Effective Date: XXXXXX

Search by VIN

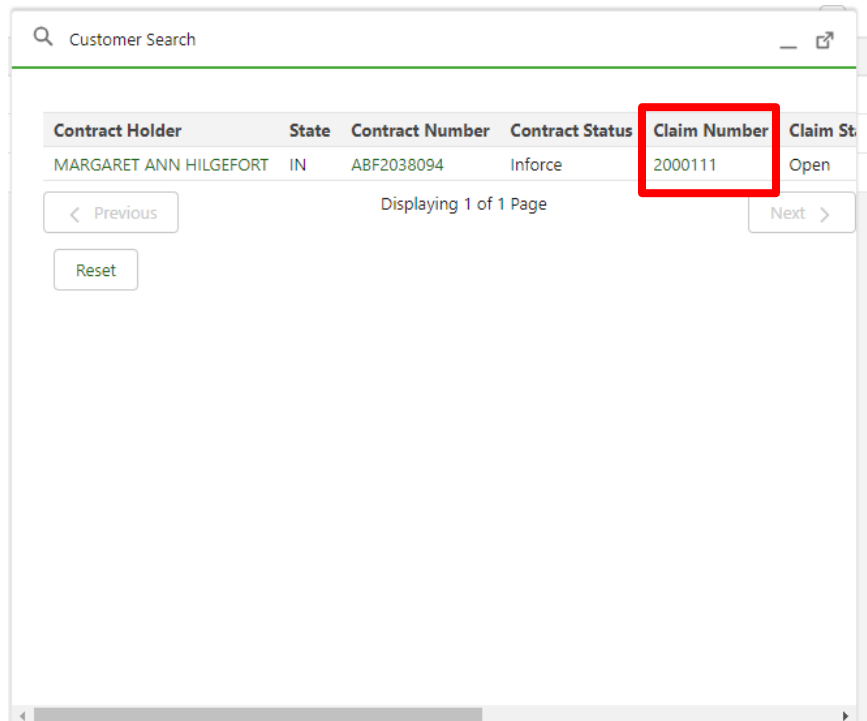
VIN: XXXXXX

Search by Claim Number

Claim Number: XXXXXX

Search Reset

d. Under the **[Customer Search]** window that will automatically populate, click on the **[Claim Number]**

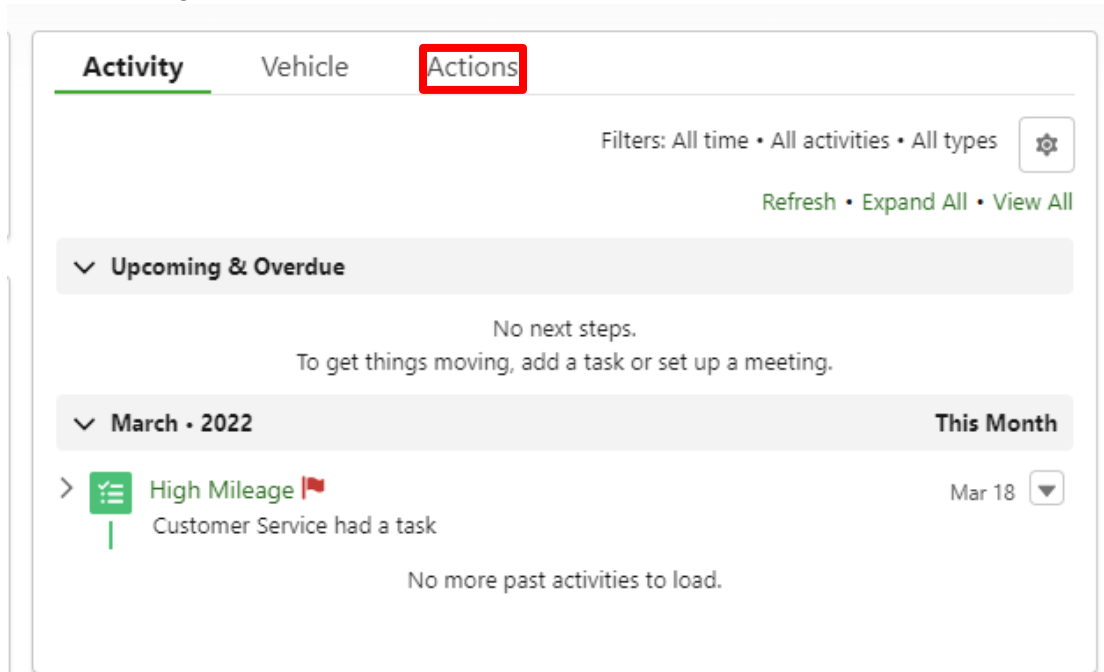


The results window shows a table with the following data:

Contract Holder	State	Contract Number	Contract Status	Claim Number	Claim St
MARGARET ANN HILGEFORT	IN	ABF2038094	Inforce	2000111	Open

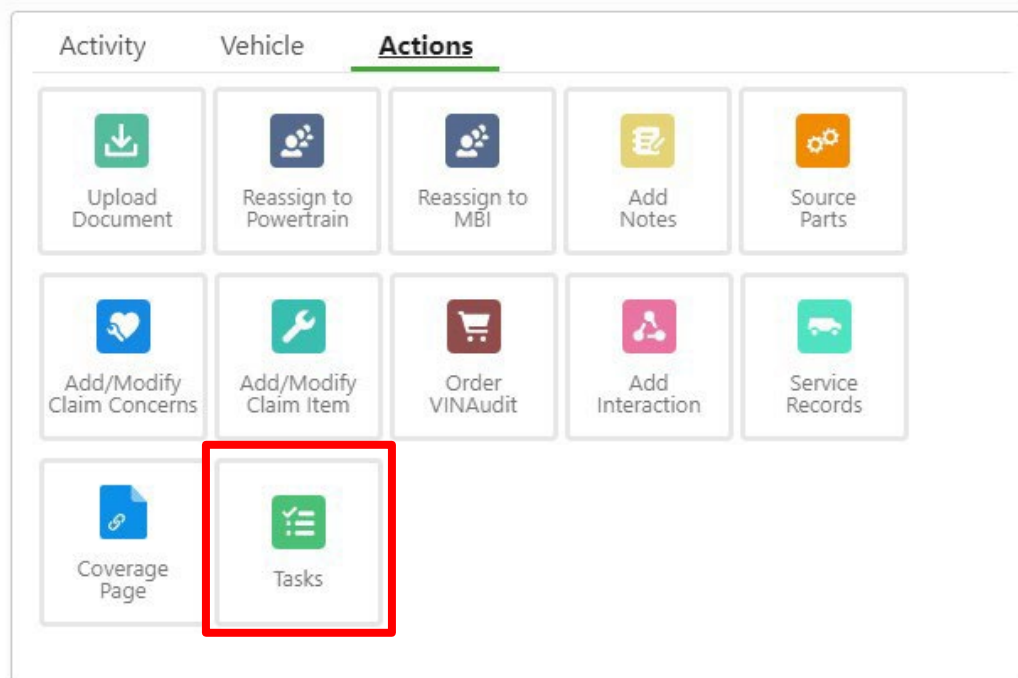
The "Claim Number" column is highlighted with a red box. Below the table, there are navigation buttons: "< Previous", "Displaying 1 of 1 Page", and "Next >". There is also a "Reset" button.

- e. To begin to create a task for Client Relations, click **[Actions]**



The screenshot shows the 'Actions' tab selected in a software interface. At the top, there are three tabs: 'Activity', 'Vehicle', and 'Actions', with 'Actions' being the active tab. Below the tabs, there are filters: 'Filters: All time • All activities • All types' and a settings icon. To the right of the filters are links: 'Refresh • Expand All • View All'. Below this is a section titled 'Upcoming & Overdue' with a dropdown arrow. Underneath, it says 'No next steps. To get things moving, add a task or set up a meeting.' Below that is a section for 'March • 2022' with a 'This Month' button. A task is listed: 'High Mileage' with a red flag icon and the text 'Customer Service had a task'. To the right of the task is a date 'Mar 18' and a dropdown arrow. At the bottom, it says 'No more past activities to load.'

- f. Click **[Tasks]**



The screenshot shows the 'Actions' menu in the software interface. The 'Actions' tab is selected at the top. Below the tabs, there is a grid of 14 action buttons arranged in three rows. The first row contains: 'Upload Document', 'Reassign to Powertrain', 'Reassign to MBI', 'Add Notes', and 'Source Parts'. The second row contains: 'Add/Modify Claim Concerns', 'Add/Modify Claim Item', 'Order VINAudit', 'Add Interaction', and 'Service Records'. The third row contains: 'Coverage Page' and 'Tasks'. The 'Tasks' button, which has a green icon with a checklist, is highlighted with a red rectangular box.



- g. The following window will automatically populate. Under **[Subject]**, type “Client Relations Review”

New Task

Task Information	
Name	<input type="text" value="Search Contacts..."/>
* Subject	<input type="text" value="Client Relations Review"/>
Assigned To	<input type="text" value="Brooke Thomas"/>
1 Total Task	
Due Date	<input type="text"/>
Related To	<input type="text" value="2000111"/>
* Task Type	<input type="text" value="--None--"/>
Task Reason	<input type="text" value="--None--"/>
Other Reason Details	<input type="text"/>












- h. Click **[Task Type]** and from the drop-down menu that appears, choose **[Client Relations]**

New Task

Task Information	
Name	<input type="text" value="Search Contacts..."/>
* Subject	<input type="text" value="Client Relations Review"/>
Assigned To	<input type="text" value="Brooke Thomas"/>
1 Total Task	
Due Date	<input type="text"/>
Related To	<input type="text" value="2000110"/>
* Task Type	<input type="text" value="Client Relations"/>
* Task Reason	<input type="text" value="--None--"/>
Other Reason Details	<input type="text"/>












- i. Under **[Assigned to]**, click the **[X]** next to your name

New Task

Task Information			
Name	 Search Contacts... 		
* Subject	Client Relations Review 	* Task Type	Client Relations 
Assigned To	 Brooke Thomas 	* Task Reason	--None-- 
1 Total Task			
Due Date		Other Reason Details	
Related To	 2000110 		

- j. Under the drop-down menu for the **[Assigned to]** button, click **[Queues]**

New Task

Task Information			
Name	 Search Contacts... 		
* Subject	Client Relations Review 	* Task Type	Client Relations 
Assigned To	 Search Queues... 	* Task Reason	--None-- 
Due Date		Other Reason Details	
Related To	 2000110 		

- k. Under **[Search queues]**, type and select **[Client Relations]**

New Task

Task Information			
Name	<input type="text" value="Search Contacts..."/>		
*Subject	<input type="text" value="Client Relations Review"/>	*Task Type	<input type="text" value="Client Relations"/>
Assigned To	<input type="text" value="Client Relations"/>	*Task Reason	<input type="text" value="--None--"/>
1 Total Task			
Due Date	<input type="text"/>	Other Reason Details	<input type="text"/>
Related To	<input type="text" value="2000110"/>		

- l. Under **[Task Reason]**, from the drop down menu that appears, choose **[Vehicle Modifications]**

New Task

Task Information			
Name	<input type="text" value="Search Contacts..."/>		
*Subject	<input type="text" value="Client Relations Review"/>	*Task Type	<input type="text" value="Client Relations"/>
Assigned To	<input type="text" value="Client Relations"/>	*Task Reason	<input type="text" value="Vehicle modifications"/>
1 Total Task			
Due Date	<input type="text"/>	Other Reason Details	<input type="text"/>
Related To	<input type="text" value="2000110"/>		

- m. Scroll down to the Additional Information section. The default priority will say “normal”; do not adjust this.
- n. Under the drop-down menu for **[Status]**, choose **[Not Started]**

Additional Information

* Priority	Normal
* Status	Not Started
Comments	

- o. Under **[comments]**, draft your task comments note, which should specify that a tire variance issue needs to be reviewed. Make sure your note the variance of the tire size and the OEM and Mounted tire sizes used in your calculation.

Additional Information



* Priority	Normal
* Status	Not Started
Comments	-OEM Tires: 195/55/16 -Mounted Tires: 265/70/17 -Variance: 29.30%

- p. When your note is ready, click **[Save]**


New Task

Task Information


Name

 Search Contacts...



* Subject

Client Relations Review


* Task Type

Client Relations

Assigned To


 Client Relations 

* Task Reason


Vehicle modifications

1 Total Task



Due Date



Other Reason Details




Related To


 2000110 

Additional Information

* Priority


Normal

* Status

Not Started

Comments

OEM Tires: 195/55/16
-Mounted Tires: 265/70/17
-Variance: 29.30%



Save & New

Cancel

Save

q. Call shop and advise the claim is on hold and awaiting coverage determination.

r. If we confirm that the vehicle has oversized tires without a lift kit, we will most likely deny the claim and cancel the contract. If the claim is denied, Client Relations will assign a task back to the adjuster to officially deny the claim and an additional task to callbacks to explain the denial. If we need more information before we can decide, we will create a task to either callbacks or the adjuster, depending on the type of claim (specifically, general vs. powertrain). The typical turnaround time for review is 24-48 hours.

AAS SOP Title: Reviewing Oversized Tire Issues
Created Date: 03/24/2022

Dept: CR_Claims

Approved Date: 03/24/2022
Latest Revision Date: 08/02/2023



Approval & Revision

Date Created [03/24/2022]	Created By [Brooke Thomas]	Date Approved [3/24/2022]	Approved By [Jessica Rivera]	
Date Revised 08/02/2023	Revised by Melissa Bryant	Revision Description Added Fast Track Articles	Date Approved 08/02/2023	Approved By Amanda Wiseman
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]

